

Information to identify the case:

Debtor 1	Michele Bovasso	Social Security number or ITIN	xxx-xx-8607
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court	District of New Jersey		
Case number:	14-11685-SLM		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Michele Bovasso
aka Michele Christina Bovasso

11/5/18

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Michele Bovasso
 Debtor

Case No. 14-11685-SLM
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2

User: admin
 Form ID: 3180W

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 Total Noticed: 39

Date Rcvd: Nov 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 07, 2018.

db +Michele Bovasso, 205 Balmiere Road, Cranford, NJ 07016-1804
 cr +Green Tree Servicing LLC, Robertson, Anschutz, & Schneid, P.L.,
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
 514501813 +Amex Dsnb, 9111 Duke Blvd, Mason, OH 45040-8999
 514501814 +Bill Me Later, P.O. Box 105658, Atlanta, GA 30348-5658
 514532185 +Department Stores National Bank/American Express, Bankruptcy Processing, Po Box 8053,
 Mason, OH 45040-8053
 514501829 +PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222-4747
 514554187 +TD BANK USA, N.A., C O WEINSTEIN, PINSON, AND RILEY, PS, 2001 WESTERN AVENUE, STE 400,
 SEATTLE, WA 98121-3132
 514523838 +USAA FEDERAL SAVINGS BANK, C O WEINSTEIN, PINSON, AND RILEY, PS,
 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Nov 06 2018 00:15:09 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Nov 06 2018 00:15:07 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 514830314 EDI: BL-BECKET.COM Nov 06 2018 04:48:00 Capital One, N.A., c o Becket and Lee LLP,
 POB 3001, Malvern, PA 19355-0701
 514501815 +EDI: CHASE.COM Nov 06 2018 04:48:00 Chase, P.O. Box 15298, Wilmington, DE 19850-5298
 514533263 +EDI: TSYS2.COM Nov 06 2018 04:48:00 Department Stores National Bank/Bloomingtons,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514532184 +EDI: TSYS2.COM Nov 06 2018 04:48:00 Department Stores National Bank/Macys,
 Bankruptcy Processing, Po Box 8053, Mason, OH 45040-8053
 514501816 EDI: CHASE.COM Nov 06 2018 04:48:00 Disney Visa, P.O. Box 15153,
 Wilmington, DE 19886-5158
 514501817 +EDI: TSYS2.COM Nov 06 2018 04:48:00 Dsnb Bloomingtons, Macy's Bankruptcy Dept.,
 Po Box 8053, Mason, OH 45040-8053
 514501818 +EDI: TSYS2.COM Nov 06 2018 04:48:00 Dsnb Bloomingtons, P.O. Box 183083,
 Columbus, OH 43218-3083
 514501819 +EDI: TSYS2.COM Nov 06 2018 04:48:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
 514703425 E-mail/Text: bankruptcy.bnc@ditech.com Nov 06 2018 00:14:40 Green Tree Servicing LLC,
 PO BOX 6154, Rapid City, SD 57709-6154
 514501820 +EDI: RMSC.COM Nov 06 2018 04:48:00 Gecrb/l & T, Po Box 965015, Orlando, FL 32896-5015
 514501821 +EDI: RMSC.COM Nov 06 2018 04:48:00 Gecrb/lord & Tay, Po Box 965015,
 Orlando, FL 32896-5015
 514501822 +EDI: RMSC.COM Nov 06 2018 04:48:00 Gecrb/tydc, Po Box 965005, Orlando, FL 32896-5005
 514501823 +E-mail/Text: bankruptcy.bnc@ditech.com Nov 06 2018 00:14:40 Green Tree Servicing L,
 Po Box 6172, Rapid City, SD 57709-6172
 514501824 +EDI: CBSKOHLS.COM Nov 06 2018 04:48:00 Kohls, P.O. Box 2983, Milwaukee, WI 53201-2983
 514501825 +EDI: CBSKOHLS.COM Nov 06 2018 04:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr,
 Menomonee Falls, WI 53051-7096
 514501826 EDI: RMSC.COM Nov 06 2018 04:48:00 Lord & Taylor, P.O. Box 960035,
 Orlando, FL 32896-0035
 514501827 +EDI: TSYS2.COM Nov 06 2018 04:48:00 Macy's American Express, P.O. Box 183084,
 Columbus, OH 43218-3084
 514501828 +EDI: TSYS2.COM Nov 06 2018 04:48:00 Macys, P.O. Box 183083, Columbus, OH 43218-3083
 514799067 EDI: PRA.COM Nov 06 2018 04:48:00 Portfolio Recovery Associates, LLC,
 c/o Toys "R" Us Credit Card, POB 41067, Norfolk VA 23541
 514678276 EDI: Q3G.COM Nov 06 2018 04:49:00 Quantum3 Group LLC as agent for, Comenity Bank,
 PO Box 788, Kirkland, WA 98083-0788
 514580763 EDI: Q3G.COM Nov 06 2018 04:49:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,
 PO Box 788, Kirkland, WA 98083-0788
 514501830 +EDI: WTRRN BANK.COM Nov 06 2018 04:48:00 Target Card Services, P.O. Box 660170,
 Dallas, TX 75266-0170
 514501831 +EDI: WTRRN BANK.COM Nov 06 2018 04:48:00 Target Nb, Po Box 673,
 Minneapolis, MN 55440-0673
 514501832 +EDI: WTRRN BANK.COM Nov 06 2018 04:48:00 Td Bank Usa/targetcred, Po Box 673,
 Minneapolis, MN 55440-0673
 514501833 +EDI: RMSC.COM Nov 06 2018 04:48:00 Toys R Us, P.O. Box 530939, Atlanta, GA 30353-0939
 514501834 +EDI: USAA.COM Nov 06 2018 04:48:00 USAA Credit Card, 10750 McDermott Fwy.,
 San Antonio, TX 78288-1600
 514501835 EDI: USAA.COM Nov 06 2018 04:48:00 Usaa Savings Bank, Po Box 47504,
 San Antonio, TX 78265
 514501836 +EDI: WFNBNB.COM Nov 06 2018 04:48:00 Victoria's Secret, Attention: Bankruptcy,
 Po Box 182125, Columbus, OH 43218-2125
 514501837 +EDI: WFNBNB.COM Nov 06 2018 04:48:00 Victoria's Secret, Comenity Bank, P.O. Box 659450,
 San Antonio, TX 78265-9450

TOTAL: 31

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

District/off: 0312-2

User: admin
Form ID: 3180W

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***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 5, 2018 at the address(es) listed below:

Marie-Ann Greenberg	magecf@magtrustee.com	
Mark Goldman	on behalf of Debtor Michele Bovasso	yrodriguez@goldmanlaw.org, yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Miriam Rosenblatt	on behalf of Creditor	Green Tree Servicing LLC bkyecf@rasflaw.com, mrosenblatt@rasflaw.com
Rebecca Ann Solarz	on behalf of Creditor	Ditech Financial LLC rsolarz@kmlawgroup.com
Rebecca Ann Solarz	on behalf of Creditor	Ditech Financial LLC FKA Green Tree Servicing LLC rsolarz@kmlawgroup.com

TOTAL: 5